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# **INSURANCE FRAUD SECTION**

**NEWSLETTER**

November 2010

## **TWENTY-ONE ARRESTED IN ALLEGED AUTO RATE-EVASION FRAUD**

Between October 7 – 25, 2010, twenty-one individuals were arrested on Dauphin County warrants. According to the Criminal Complaints, New York residents, Enock Adulte, Nelson Alameda, Marie Cantave, Dayna Lamour-Jean, Camille DeRose, Rose Edmond, Mymose Edouard, Antione Etienne, Antony Hines, Okechukwu Isienyi, Andy Jean, Valdo Jean, Krystle Lamy, Therese Lewis, Nicolas Louisor, Marie Maxis, Mahd Rawashdeh, Joel Saintelus, William Senat, Mark Steward and Vitellius Pierre, sought and obtained less expensive auto insurance from the American Independent Insurance Company (AIIC) by falsely representing that he or she lived in Pennsylvania. Furthermore, the Complaint stated these individuals provided PA addresses to fraudulently obtain title and registration for their vehicle(s). Several of them also obtained a PA driver's license.

The above listed individuals have been charged with two counts of Insurance Fraud (F3 & M1), one count of Criminal Conspiracy (F3), one count of Unsworn Falsification to Authorities (M2) and one count of False Application for Certificate of Title/Registration (M1).

## **ERIE COUNTY INSURANCE AGENT ARRESTED IN \$168,000 THEFT OF PREMIUM PAYMENTS**



On October 28, 2010, insurance agent, Katherine Webb, was arrested in Erie County and charged with one count of Insurance Fraud (F3) and two counts of Theft by Failure to Make Required Disposition of Funds Received (F3).

According to the Criminal Complaint, Webb owned a retail insurance agency which sold and managed insurance policies for over sixty transportation companies. Webb entered into an agreement with two wholesale insurance producers, the W.N. Tuscano Agency and the Swett & Crawford Insurance Company to place her transportation customers with insurance carriers and/or underwriter companies. The Complaint further stated that in the course of doing business in 2008 and 2009, Webb collected approximately \$168,000 premium payments from her customers, but failed to forward the premiums as she was required. This caused the cancellation of several customers' insurance policies. Upon receiving cancellation notices, many of Webb's customers were required to prove that they had in fact paid their premiums. Furthermore, the two wholesale insurance producers became responsible for reinstating the cancelled policies and for paying the policyholders' annual premiums. According to the Complaint, Webb allegedly used the premium payments for payroll and family, household and agency expenses.

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## ARRESTS

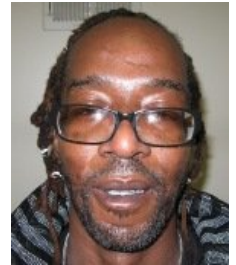
Insurance Fraud

- On October 26, 2010, Raymond Isom was arrested in Dauphin County. According to the Criminal Complaint, Isom was a property adjuster for the Erie Insurance Company and was authorized to pay contractors and third party vendors in connection with property claims. In September 2008, contractor, Service 1<sup>st</sup> was in the process of remodeling Isom's basement at his home in Middletown. The remodeling project was not related to any insurance claim. The Complaint stated that Service 1<sup>st</sup> was paid by Isom with four checks totaling \$11,000 issued by Erie Insurance. A review of the checks revealed that they contained different claim numbers which reflected prior property claims that Isom had handled. According to the Complaint, a search of Erie's on-line Claims Management System revealed that the checks in question were requested by Isom via computer and that Isom had allegedly entered false data indicating that the expenses were incurred in connection with the claim numbers listed on the checks. Additionally, the Complaint stated Service 1<sup>st</sup> had received three Erie Insurance checks totaling \$8,736.46 which represented payment for general contracting work completed at Isom's two properties located in Harrisburg, PA. The claim numbers on these checks were also from prior claims that Isom had allegedly handled. Raymond Isom has been charged with one count of Insurance Fraud (F3), one count of Unlawful Use of Computer (F3) and one count of Theft by Deception (F3).
- On October 26, 2010, Cynthia Fertig was arrested in Lebanon County. According to the Criminal Complaint, Fertig used her position as a case management assistant at the Good Samaritan Hospital in Lebanon to facilitate her submission of numerous fraudulent disability and healthcare claims pertaining to her husband and Fertig. Fertig allegedly



altered dates on her husband's previously submitted legitimate disability claim forms, then provided the falsified documents to the Aflac Insurance Company as continuing disability claims. Furthermore, the Complaint stated Fertig submitted additional claims to Aflac on which she allegedly provided false information concerning surgery and hospital stays which she and her husband purportedly underwent for heart ailments. Aflac paid approximately \$9,500 on two of the claims. After discovering Fertig's alleged scheme, Aflac denied an additional \$6,700. Cynthia Fertig has been charged with one count of Insurance Fraud (F3), one count of Theft by Deception (F3) and one count of Criminal Attempt/Theft by Deception (F3).

- On October 6, 2010, Lance Hicks was arrested in Allegheny County. According to the Criminal Complaint, after Hicks drove his pickup truck into a utility pole, he filed a claim with the Nationwide Insurance Company for medical costs for alleged head and spinal injuries and loss of income allegedly incurred as a result of the accident. But according to the police, Hicks had no visible injury and refused any medical treatment. Nationwide paid Hicks over \$7,900 on his claim. However, the Complaint stated that the day following the accident, Hicks sought medical treatment at UPMC Presbyterian Hospital for head and spinal injuries sustained from an assault. Lance Hicks has been charged with one count of Insurance Fraud (F3) and one count of Theft by Deception (F3).
- On October 22, 2010, Amelia Freno was arrested in Allegheny County. According to the Criminal Complaint, Freno allegedly forged approximately 80 prescriptions for Oxycodone between June 2009 and August 2010. The Complaint further stated approximately \$3,000 of medication was billed to the Highmark Insurance Company, Aetna Insurance Company and the UPMC Insurance Company under plans held by Freno's boyfriend and family



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members. Amelia Freno has been charged with one count of Drug Act Violation (F), one count of Insurance Fraud (F3), one count of Theft by Deception (F3) and one count of Forgery (M1).

- On October 27, 2010, Jaquetta Foster-Lee and Pamela Anthony were arrested in Dauphin County. According to the Criminal Complaint, Foster-Lee and Anthony falsely reported to the Nationwide Insurance Company that Foster-Lee was a passenger in a vehicle which was struck by an ambulance. Foster-Lee claimed that she was injured by the impact and submitted medical bills to Nationwide for reimbursement. However, according to witnesses, Foster-Lee was not in the vehicle when the accident occurred. Rather, Foster-Lee was allegedly seen carrying a paper bag out of a nearby bar just after the accident occurred. Jaquetta Foster-Lee and Pamela Anthony have been charged with two counts of Insurance Fraud (F3) and one count of Criminal Conspiracy (M1). Foster-Lee has also been charged with one count of Criminal Attempt/Theft (M1).
- On October 22, 2010, Bernadette Jones, Quan Jones and Barlowe Keys were arrested in Bucks County. According to the Criminal Complaint, Bernadette Jones' vehicle was rear-ended by a car driven by Scott Sheldon. Quan Jones and Barlowe Keys were the occupants in Jones' vehicle, but Jones was not in the car at the time of the accident. The Complaint stated that Jones informed Sheldon's insurer, the Infinity Insurance Company, and her own insurer, the Progressive Insurance Company, that she was in the vehicle at the time of the accident and was injured. Further, Quan and Barlowe allegedly confirmed Jones' story to Infinity. Bernadette Jones, Quan Jones and Barlowe Keys have been charged with two counts of Insurance Fraud (F3), two counts of Criminal Attempt/Theft by Deception (F3), one count of Criminal Conspiracy (F3) and one count of Theft by Deception (M1).
- On October 20, 2010, Vincent Locastro was arrested in Washington County. According to the Criminal Complaint, Locastro obtained insurance from the Esurance Company following an automobile accident and then

filed a claim in which he allegedly misrepresented the date of the accident. Locastro allegedly provided a forged tow bill to Esurance in support of his claim. Vincent Locastro has been charged with one count of Insurance Fraud (F3), one count of Criminal Attempt/Theft by Deception (F3) and one count of Forgery (M1).



- Jason Groff and William Anderson each pled guilty to one count of Insurance Fraud (F3) in Lancaster County. Groff purchased a BMW from a used car lot but was unable to obtain automobile insurance as his driver's license had been suspended for DUI. Groff conspired with Anderson to register and title the BMW in Anderson's name, and then obtain coverage through the State Farm Insurance Company. In addition, Groff and Anderson conspired to file false information with PennDOT in order to hide the identity of the actual owner of the BMW. On October 18, 2010, Jason Groff was sentenced to serve 3 to 23 months incarceration, followed by 2 years probation and ordered to pay a fine of \$100 and all court costs. William Anderson was sentenced to serve 2 years probation and ordered to perform 75 hours of community service and to pay a fine of \$500 and all court costs.
- Samuel Thompson, II pled guilty to one count of Workers' Compensation Insurance Fraud (F3) in Mercer County. Thompson was injured at work in December 2007 and began to collect workers' compensation benefits from SWIF. Thompson began to work for a new employer in August 2008, but concealed his employment from SWIF to maximize his workers' compensation benefits. Thompson lied about the employment on two verification forms submitted to SWIF. On October 27, 2010, Samuel Thompson, II was sentenced to serve 1 to 3 months incarceration followed by 3 years probation and ordered to pay restitution of \$30,325.34 and all court costs.
- David Horter pled guilty to one count of Insurance Fraud (F3), one count of Theft by Deception (F3) and one count of False



Reports to Law Enforcement (M3) in Delaware County. Horter fraudulently claimed to the Geico Insurance Company that his motorcycle had been stolen without his knowledge after police notified Horter that

the bike had been damaged in an accident. However, Horter had been racing the motorcycle, crashed and fled the scene. On October 5, 2010, David Horter was sentenced to serve Intermediate Punishment of 3 months incarceration on weekends, 6 months house arrest, 3 years probation and ordered to pay restitution and all court costs.

- Anthony D'Angelo pled guilty to one count of Insurance Fraud (F3) in Montgomery County. D'Angelo falsely reported to the Philadelphia Police and to the Nationwide Insurance Company that he parked his car in Philadelphia on April 15, 2008, and discovered it stolen the next morning. In fact, D'Angelo had paid someone to get rid of his car and the NJ State Police observed D'Angelo's car being driven into an auto salvage and storage facility on September 14<sup>th</sup>, 2008, where it remained until September 24<sup>th</sup> when the car was recovered during the execution of a warrant. On October 4, 2010, Anthony D'Angelo was sentenced to serve 3 years probation and ordered to perform 200 hours of community service and to pay restitution of \$27,162.04 and all court costs.
- Vincent Wingate pled guilty to one count of Insurance Fraud (F3), one count of Unsworn Falsification (M3) and one count of Tampering With Public Records (M2) in Philadelphia County. Wingate purchased a vehicle in August 2009, and obtained tags and registration for it by falsely representing to PennDOT that he had insurance through the Keystone Insurance Company, a part of AAA Mid-Atlantic Insurance Company. In October 2009, a bicyclist was injured when he ran into an object protruding from Wingate's parked truck. It was then discovered that the truck was uninsured. Wingate had obtained a false insurance card off the street and used the information to obtain the tags and

registration from PennDOT. On October 21, 2010, Vincent Wingate was sentenced to serve 3 years probation and ordered to pay restitution of \$7,568 and all court costs.

- Thomas Johnson pled guilty to two counts of Insurance Fraud (F3) in Delaware County. Johnson filed two fraudulent homeowner's insurance claims with the Allstate Insurance Company. In support of the first claim for theft of property, Johnson submitted receipts purportedly for replacement of computers and repairs to a door. However, the companies named on the receipts did not exist. In the second claim, Johnson reported that a handgun was stolen from his residence. However, the handgun had been confiscated by the police and was still in their possession at the time of the burglary. On October 18, 2010, Thomas Johnson was sentenced to serve 2 years probation and ordered to pay a fine of \$500 and all court costs.
- Wayne Pellegrini pled guilty to one count of Insurance Fraud (F3) in Montgomery County. Pellegrini was involved in a motor vehicle accident after his insurance had been cancelled for failure to pay his premiums. The following day, Pellegrini reinstated his policy with the Progressive Insurance Company. Pellegrini then filed a claim with Progressive in which he misrepresented the date of the accident. However, both the driver of the other vehicle and the responding police officer confirmed that the accident actually occurred prior to the date when Pellegrini reinstated his insurance. On October 5, 2010, Wayne Pellegrini was sentenced to serve 2 years probation and ordered to pay restitution and all court costs.



### (ARD) DISPOSITIONS

During the month of October, eleven additional defendants received Accelerated Rehabilitative Disposition (ARD).